

**AMENDMENTS TO THE CLAIMS:**

1. – 70. (Cancelled)

71. (Currently Amended) A method for facilitating consumer savings, comprising the computer-assisted steps of:

determining with a computer that a consumer-initiated transaction is a covered transaction pursuant to a savings agreement with the consumer **for depositing under which** specified funds, **wherein:**

**covered transactions pursuant to the agreement are determined according to at least one of the time at which a transaction occurs and the transaction amount,**

**the specified funds comprise a deposit amount that the consumer has agreed to deposit based on the savings agreement and the consumer-initiated transaction, and**

**the specified funds** will be directed on the consumer's behalf to a specified savings vehicle at a financial institution, ~~covered transactions pursuant to the agreement being determined according to at least one of the time at which a transaction occurs and the transaction amount;~~ and

automatically directing **with a computer the** specified funds on the consumer's behalf to the specified savings vehicle at the financial institution pursuant to the **savings** agreement.

72. (Original) The method of claim 71, comprising determining in a computer whether a credit card number appears in a data structure that identifies credit cards which are subject to savings agreements.

73. (Original) The method of claim 71, comprising determining in a computer whether a smart card number appears in a data structure that identifies smart cards which are subject to savings agreements.

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74. (Original) The method of claim 71, comprising calculating in a computer a percentage of the consumer-initiated transaction.

75. (Original) The method of claim 71, comprising calculating in a computer a service charge to be paid to at least one financial institution.

76. (New) The method of claim 71, comprising determining in a computer whether a debit card number appears in a data structure that identifies debits cards which are subject to savings agreements.

77. (New) The method of claim 71, wherein the consumer-initiated transaction comprises debiting a debit card.

78. (New) The method of claim 71, wherein the consumer-initiated transaction comprises charging a credit card.

79. (New) The method of claim 71, wherein the deposit amount is a predetermined monetary amount.

80. (New) The method of claim 71, wherein the deposit amount is a non-predetermined monetary amount.

81. (New) The method of claim 71, wherein the deposit amount is a monetary amount based on a predetermined percentage of the consumer-initiated transaction.

82. (New) The method of claim 71, wherein the deposit amount is reduced by a service charge.